

RESOLUTION No. 2008-37-724

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS, FLORIDA, AUTHORIZING THE CITY MANAGER AND CITY CLERK TO EXECUTE AND ATTEST, RESPECTIVELY, THAT CERTAIN MEMORANDUM OF UNDERSTANDING BETWEEN THE CITY OF MIAMI GARDENS AND THE NEIGHBORHOOD HOUSING SERVICES, INC. ("NHS"), A COPY OF WHICH IS ATTACHED HERETO AS EXHIBIT A; PROVIDING FOR INSTRUCTIONS TO THE CITY CLERK; PROVIDING FOR THE ADOPTION OF REPRESENTATIONS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City and NHS are both interested in assisting working families to preserve homeownership and prevent foreclosures, and

WHEREAS, NHS, in partnership with its national affiliate NeighborWorks® America, operates a program that assists homeowners facing the threat of foreclosure, and

WHEREAS, the City has contact with many homeowners who may need foreclosure prevention assistance, and

WHEREAS, NHS has a Florida lenders license and has technical skills in lending and homeownership counseling, and

WHEREAS, both the City and NHS now desire to cooperate in providing foreclosure prevention services to residents of Miami Gardens,

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS, FLORIDA, as follows:

Section 1. ADOPTION OF REPRESENTATIONS: The foregoing Whereas paragraphs are hereby ratified and confirmed as being true, and the same are hereby made a specific part of this Resolution.

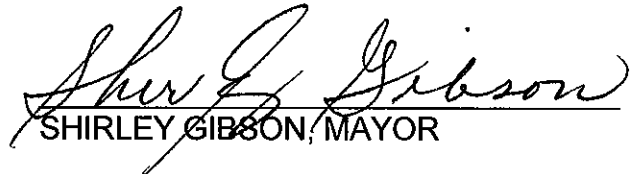
Section 2. AUTHORITY: The Mayor and City Clerk are hereby authorized and directed to execute and attest, respectively, that certain Memorandum of Understanding between the City of Miami Gardens and the Neighborhood Housing Services, Inc., a copy of which is attached hereto as **Exhibit A**.

Section 3. INSTRUCTIONS TO THE CITY CLERK: The City Clerk is hereby authorized to obtain three (3) fully executed copies of the subject Agreement, with one to be maintained by the City; with one to be delivered to Neighborhood Housing Services, Inc., and with one to be directed to the Office of City Attorney.

Section 4. EFFECTIVE DATE: This Resolution shall take effect immediately upon its final passage.

PASSED AND ADOPTED BY THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS AT ITS REGULAR MEETING HELD ON MARCH 12, 2008.

ATTEST:


SHIRLEY GIBSON, MAYOR


RONETTA TAYLOR, CMC, CITY CLERK

PREPARED BY: SONJA KNIGHTON DICKENS, ESQ.
City Attorney

SPONSORED BY: COUNCILMAN MELVIN L. BRATTON

MOVED BY: Councilman Campbell
SECONDED BY: Councilman Bratton

VOTE: 5-1

Mayor Shirley Gibson	<input checked="" type="checkbox"/> (Yes)	<input type="checkbox"/> (No)
Vice Mayor Barbara Watson	<input checked="" type="checkbox"/> (Yes)	<input type="checkbox"/> (No)
Councilman Melvin L. Bratton	<input checked="" type="checkbox"/> (Yes)	<input type="checkbox"/> (No)
Councilman Aaron Campbell	<input checked="" type="checkbox"/> (Yes)	<input type="checkbox"/> (No)
Councilwoman Sharon Pritchett	<input type="checkbox"/> (Yes)	<input checked="" type="checkbox"/> (No)
Councilman André Williams	<input checked="" type="checkbox"/> (Yes)	<input type="checkbox"/> (No)

City of Miami Gardens

1515-200 NW 167th Street
Miami Gardens, Florida 33169



Mayor Shirley Gibson
Vice Mayor Barbara Watson
Councilman Melvin L. Bratton
Councilman Aaron Campbell Jr.
Councilwoman Sharon Pritchett
Councilman André Williams

Agenda Cover Page

Date: March 12, 2008

Fiscal Impact: No X Yes ☐

(If yes, explain in Staff Summary)

Funding Source: N/A 1st Reading ☐

Contract/P.O. Requirement: Yes ☐ No ☐

Sponsor Name/Department: Councilman Bratton

Public hearing ☐

Ordinance ☐

2nd Reading ☐

Advertising requirement:

Quasi-Judicial ☐

Resolution X

Yes X No ☐

RFP/RFQ/Bid # N/A

Title

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS, FLORIDA, AUTHORIZING THE CITY MANAGER AND CITY CLERK TO EXECUTE AND ATTEST, RESPECTIVELY, THAT CERTAIN MEMORANDUM OF UNDERSTANDING WITH MIAMI-DADE NEIGHBORHOOD HOUSING SERVICE, INC. (NHS), FOR FORECLOSURE INTERVENTION SERVICES, A COPY OF WHICH IS ATTACHED HERETO AS EXHIBIT A; PROVIDING FOR INSTRUCTIONS TO THE CITY CLERK; PROVIDING FOR THE ADOPTION OF REPRESENTATIONS; PROVIDING AN EFFECTIVE DATE.

Staff Summary

Background

The issue of foreclosures is a national problem. The decline in the housing market along with the extensive numbers of sub-prime loans and adjustable rate mortgages has created a tidal wave of homeowners now facing foreclosure. According to RealtyTrac, a leading source in national foreclosure listings, the City of Miami Gardens has one of the highest rates of foreclosure in the State of Florida.

J-1) CONSENT AGENDA RESOLUTION

Memorandum of Understanding with Miami-Dade Neighborhood Housing Service, Inc.

In an effort to address this growing issue, it is the intent of the City of Miami Gardens to seek to equip its residents facing this situation with the information and resources they need in order to preserve their housing. It is understood that monetary assistance is not the answer, as this would only serve as an interim fix to a larger, more complex issue. We believe the appropriate response on the part of the City is to seek the right alliances and partnerships that would aid our residents in developing a long-term, viable solution to the foreclosure issue with which they may be faced.

The proposed resolution would allow the City to enter into a Memorandum of Understanding with Miami-Dade Neighborhood Housing Services (NHS). NHS is a non-profit homeownership counseling and mortgage lending organization. They are part of the NeighborWorks® network created by NeighborWorks® America (www.nw.org). NHS provides a range of homeownership services including homeownership training and counseling, licensed lending services, foreclosure intervention services, and other homeownership resources.

NHS will conduct foreclosure intervention clinics in a city hall meeting room for Miami Gardens' residents. The first part of the event is general information on avoiding foreclosure; the second part of the event is to assist those residents who are entering foreclosure or have already. After the clinic NHS will continue to assist these residents on a one-on-one basis, including developing a family budget and negotiating with the lender for a positive resolution of the issue.

As part of the NeighborWorks® network, NHS is paid directly by the Homeownership Preservation Foundation (3033 Excelsior Blvd, #500, Minneapolis, MN 55416) for every positive resolution that comes out of the foreclosure intervention clinics. Positive resolutions are defined as:

- Mortgage modifications
- Refinancing
- Short Sale

NHS will receive \$100 for a legitimate foreclosure referral and \$1,500 for a documented positive resolution. This means that NHS could work with a resident for weeks and not get compensated until such time as either of the above instances occurs.

Currently, NHS provides similar services to the Hispanic Coalition. NHS is also chairing the foreclosure task force committee for the Broward County Commission.

Adopting the proposed resolution would allow NHS to immediately begin offering foreclosure workshops to city residents. The coordination of the workshops would be done through the Department of Community Development.

Recommendation

It is recommended that City Council approve the attached resolution.